

United States Bankruptcy Court
Eastern District of California

In re:
Stephanie Dawn Holm
Debtor

Case No. 18-14338-B
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0972-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 33

Date Rcvd: Jan 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 30, 2019.

db +Stephanie Dawn Holm, 338 E. Deodar Lane, Lemoore, CA 93245-2019
aty +Kelly S. Bresso, 2490 Mariner Square Loop, Ste 260, Alameda, CA 94501-1062
22587134 +Bill Me Later, Acct No 0750, PO Box 105658, Atlanta GA 30348-5658
22636848 CMRE Financial Services INC, 3075 E Imperial Hwy Suite 200, Brea CA 92821-6753
22636847 Corinthian Reference Lab LLC, 6201 Southwest Blvd Ste 100, Benbrook TX 76132-1068
22587139 +Department of Education, Acct No xx-xxxx-6258, Fedloan Servicing, PO BOX 530210,
Atlanta GA 30353-0210
22587140 +Diplomat Specialty Infusion Group, Acct No xx0564, 7458 Solution Center,
Chicago IL 60677-7004
22587141 +Equifax, P O Box 740241, Atlanta GA 30374-0241
22587142 +Experian, P O Box 2002, Allen TX 75013-2002
22587143 +Fed Loan Servicing, Acct No xxxxxxxxxxxx0002, P O Box 60610, Harrisburg PA 17106-0610
22587145 +Hunt Henriques, Acct No 3001, 151 Bernal Road Suite 8, San Jose CA 95119-1306
22587144 +Hunt Henriques, Acct No xxxx xx xxxx0321, 151 Bernal Road Suite 8, San Jose CA 95119-1306
22587146 +Hunt Henriques, Acct No xxxx-xxxx-xxxx-6050, 151 Bernal Road Suite 8,
San Jose CA 95119-1306
22587147 +Kings County Sheriffs Office, Acct No xxxx-xxxx-xxxx-5306,
Kings County Sheriffs Civil Division, 1444 W Lacey Blvd, Hanford CA 93230-5905
22587149 +Kings Federal Credit Union, Acct No xxxx-xxxx-xxxx-5306, 1415 W Lacey Blvd,
Hanford CA 93230-5906
22587148 +Kings Federal Credit Union, Acct No xxxxxxxxx0075, 1415 W Lacey Blvd,
Hanford CA 93230-5906
22587150 +Phillips Cohen, Acct No xxxxxxxxxx xx xxxxx8840, 1002 Justison St,
Wilmington DE 19801-5148
22587151 +Stanford Health Care, Acct No xxxxx0484, 2465 Faber Place, Palo Alto CA 94303-3316
22587153 +The Moore Law Group, Acct No xxxx-xxxx-xxxx-0985, PO Box 25145, Santa Ana CA 92799-5145
22587154 +TransUnion, P O Box 1000, Chester PA 19016-1000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: FTGMANFREDO.COM Jan 29 2019 08:58:00 Trudi Manfredo,
377 W. Fallbrook Ave., Suite 102, Fresno, CA 93711-6225
smg EDI: EDD.COM Jan 29 2019 08:58:00 Employment Development Department,
Bankruptcy Group, MIC 92E, PO Box 826880, Sacramento, CA 94280-0001
smg EDI: CALTAX.COM Jan 29 2019 08:58:00 Franchise Tax Board, PO Box 2952,
Sacramento, CA 95812-2952
cr +EDI: RMSC.COM Jan 29 2019 08:58:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
22587132 EDI: BANKAMER.COM Jan 29 2019 08:58:00 Bank of America, Acct No xxxxxxxxxxxxx6886,
PO Box 982238, El Paso TX 79998
22587133 EDI: BANKAMER.COM Jan 29 2019 08:58:00 Bank of America N A, Acct No xxxx-xxxx-xxxx-6050,
PO Box 982234, El Paso TX 79998-2234
22587136 EDI: CAPITALONE.COM Jan 29 2019 08:58:00 Capital One, Acct No xxxxxxxxxxxxx2170,
15000 Capital One Dr, Richmond VA 23238
22587135 +EDI: CAPITALONE.COM Jan 29 2019 08:58:00 Capital One, Acct No 3001, P O Box 60599,
City of Industry CA 91716-0599
22587138 +EDI: CITICORP.COM Jan 29 2019 08:58:00 Citibank N A, Acct No xxxx-xxxx-xxxx-0985,
PO Box 6500, Sioux Falls SD 57117-6500
22587137 +EDI: CITICORP.COM Jan 29 2019 08:58:00 Citibank N A, Acct No xxxx-xxxx-xxxx-5306,
PO Box 6500, Sioux Falls SD 57117-6500
22587152 EDI: RMSC.COM Jan 29 2019 08:58:00 Synchrony Bank, Acct No 8168, P O Box 105972,
Atlanta GA 30348-5972
22587155 +EDI: RMSC.COM Jan 29 2019 08:58:00 Wal-Mart Stores Inc, Acct No 8168, 702 SW 8th Street,
Bentonville AR 72716-6209
22587156 +EDI: RMSC.COM Jan 29 2019 08:58:00 Walmart, Acct No 8168, PO Box 530927,
Atlanta GA 30353-0927

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 30, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2019 at the address(es) listed below:
NONE.

TOTAL: 0

Information to identify the case:Debtor 1 **Stephanie Dawn Holm**Social Security number or ITIN **xxx-xx-1846**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **Eastern District of California**Case number: **18-14338****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Stephanie Dawn Holm
 aka Stephanie Kilner
 338 E. Deodar Lane
 Lemoore, CA 93245

Dated:
1/28/19

For the Court,
 Wayne Blackwelder , Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.